

Exhibit X

(Redacted)

Subject: Re: President Howard's Announcement

From: Tim Howard (tim@howardjustice.com)

To: [REDACTED] gail@ccwealthadvisors.com;

Date: Friday, March 3, 2017 12:32 PM

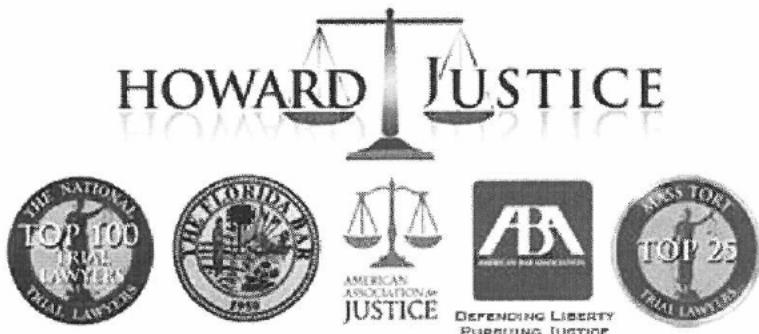


Your account has been reviewed and is clear. Your wire will go out this afternoon. We apologize for the delay.

Tim Howard

Professor Tim Howard, J.D., Ph.D.

Howard & Associates, P.A.



Tallahassee, Florida Office:

2120 Killarney Way, Suite 125

Tallahassee, FL 32309

(850) 298-4455 (o)

(850) 216-2537 (f)

Law Firm Website: www.howardjustice.com

tim@howardjustice.com

Fort Lauderdale, Florida Office:

101 NE Third Ave., Ste. 1500

Fort Lauderdale, Florida 33301

(954) 332-3633 (o)

Massachusetts Office:

8 Museum Way, Suite 2407

Cambridge, MA 02141

(617) 373-6076

President, Cambridge Graduate University International

One Broad Street, 14th Floor

Cambridge, Massachusetts 02142

(877) 645-6225 (6GLOBAL)

www.cguedu.com

president@cguglobal.net

<https://www.facebook.com/tim.howard.752861>

PLEASE NOTE: This message, including any attachments, may include privileged or confidential information. Any distribution or use of this communication by anyone other than the intended recipient(s) is strictly prohibited. If you are not the intended recipient, please notify the sender by replying to this message and delete it from your system.

On Fri, Mar 3, 2017 at 9:20 AM, [REDACTED] wrote:

Good morning...Someone from that office needs to call me this morning. I know you are overwhelmed, but now, I'm being overwhelmed with my mortgage, vehicle payments etc...being rejected by the bank. We had a written agreement for the distribution of funds predicated on details in the agreement. I made plans and decisions based on that agreement. It seems that this audit could have been performed without disrupting the distribution and work backwards with the audit and then the audit could have taken the month of March to complete without impacting anyone's distribution. My understanding of audits while accomplishing my MBA, this situation and the execution of it disturbs me. No business I know stops paying employees or members receiving any type of distribution ever stop paying the intended person/s until the audit is complete. I join this firm only because of my [REDACTED] but now I have to make the decision based on trust and transparency whether I continue, stay until the release of my settlement, pay your contractually agreed fees I owe Cambridge and the distribution repayment and take my funds/settlement somewhere else to create the legacy growth for my family. That is likely what I will do or if I don't hear something today and I lose all faith and trust because of the lack of transparency and truth already, I may have to have my case taken up by another firm to deal with Cambridge and turn over power of attorney for completion of the process. This is business and personal to me. I have never liked not being excluded from the process good or bad when it deals with my money. There is a lot of money at stake for Cambridge and myself. Please advise...Matter of fact Tim needs to call me with a transparent explanation, but someone needs to call me today.

[REDACTED]

Sent from my iPhone

On Feb 27, 2017, at 1:37 PM, Gail Milon <gail@ccwealthadvisors.com> wrote:

It is with great pleasure that I, as President of Cambridge Capital Group, formally introduces Gail Milon as the Managing Vice President of Cambridge Capital Group. Gail has been working with Cambridge Capital Group as Senior Financial Advisor in preparation for this role for quite some time.

Gail has over 30 years of experience working on both the institutional side as well as the retail side of this business ranging from managing individual investment portfolios (such as for university professors) to participating in municipal finance deals on Wall Street.

In follow up to President Howard's announcement, I look forward to meeting and working with each of you. Please feel free to call me or e-mail me.

Attached, please find a copy of my profile and photograph for your use as we continue to advance your financial success.

It is our honor to serve you,

President Tim Howard, J.D., Ph.D.
Managing Vice President Gail Milon, CLTC, CASL
Gail@CCWealthAdvisors.com